



Technical Assistance: CRS Training/Evaluations Summary 2020-2021

In 2021, Wetlands Watch provided three intensive five-hour trainings on the National Flood Insurance Program's Community Rating System for local government staff across Virginia's Coastal Zone. These trainings were conducted in response to new interest from local governments after Wetlands Watch completed twelve trainings in 2019, funded by a grant from the Virginia Coastal Zone Management Program. The goal of these trainings was to increase local government staff knowledge and interest in the CRS Program, while offering an opportunity for staff to gain a head start on the application process to join the Program. The training also included a comprehensive review of community actions to determine an estimated CRS class rating and corresponding flood insurance premium discount savings across the community. The following communities received this training on the following dates:

- Town of Smithfield – October 12, 2021
- Town of Dumfries – October 14, 2021
- Town of Colonial Beach – November 12, 2021

The trainings included the following agenda: An overview of basic National Flood Insurance Program (NFIP) principals (including an update on the NFIP's new flood insurance premium rating methodology), a detailed CRS Program review, in-depth explanations of credit requirements and documentation for three sample CRS Program activities, a profile of the CRS Program across the country and in the state of Virginia, examples of resources and support available for CRS Program administration, a discussion of the costs and benefits of joining the CRS using Wetlands Watch's Report, "The Costs & Benefits of the CRS Program in Virginia" (2017) in combination with the potential cost savings for each community, the creation of an interdepartmental CRS Team, and a comprehensive review of community actions and staff designations to help determine an estimated CRS Program class rating and corresponding savings.

All local government staff from each training received the following deliverables:

- CRS Training PowerPoint Presentation (PDF)
- CRS Team Departmental Chart (PDF)
- CRS Detailed Quick Check (Excel): This document includes detailed information shared during the training by community staff regarding CRS activities. If the community decides to join the CRS Program, this will not be submitted to FEMA, but will be extremely helpful as the community staff prepares for the in-person meeting with ISO.
- CRS Quick Check for FEMA/ISO (PDF): Local staff would send this document to FEMA/ ISO in the event the community decides to initiate the process to join the CRS.
- CRS Training Summary Report (PDF): Local staff could offer this marketing document to a decision-making board as the community decides whether to join the CRS. The summary report includes an estimated CRS class rating and corresponding flood insurance premium percentage savings for the community.

The 2021 trainings provided nearly identical deliverables to those conducted in 2019, with the exception of one change to the CRS Training Summary Report. The new rating methodology adopted by the National Flood Insurance Program, called Risk Rating 2.0, is effective in spring 2022. When the new rating system is in full force, all flood insurance premiums will change, therefore making it impossible to estimate a total cost savings for each community that undergoes the CRS training. Not only will the rating methodology modify premium amounts, but many flood insurance policies will begin receiving the CRS discount for the first time under Risk Rating 2.0, rendering the “CRS What-Ifs,” from which our savings estimate is calculated, unusable.

A sample of the training deliverables are included in the pages that follow.

This report, Task 92.03, was funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY20 # NA20NOS4190207 of the U.S. Department of Commerce, National Oceanic and Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.
Prepared by Mary-Carson Stiff: Policy Director, Wetlands Watch



THE NATIONAL FLOOD INSURANCE PROGRAM'S COMMUNITY RATING SYSTEM (CRS) PROGRAM WORKSHOP SUMMARY REPORT

Wetlands Watch conducted a CRS Workshop training for the Town of Smithfield staff on October 12, 2021. This training provided an in-depth review of the National Flood Insurance Program's Community Rating System (CRS) Program and included a preliminary evaluation of flood reduction activities currently underway in the Town that are potentially eligible for CRS credit. Wetlands Watch generated an estimated CRS credit rating based on those credit earning activities reported by workshop attendees.

The CRS credit rating determines how much money all national flood insurance policyholders could expect to save on their flood insurance premiums each year if the Town of Smithfield decided to join the CRS Program. Due to a new insurance rating methodology, Risk Rating 2.0, corresponding annual savings for the Town are not available at this time, but should be released in spring 2022.

Potential CRS Rating: Class 8
10% annual discount



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Disclaimer: The estimated CRS class rating reflects activities occurring presently in the community and assumes staff will produce correct activity documentation to the FEMA/ISO reviewers. Wetlands Watch is not responsible for lower CRS Ratings earned by the community, as FEMA/ISO reviewers exercise varying methods for awarding credits. The potential policyholder premium savings reflect data acquired through the Virginia Department of Conservation and Recreation on February 11, 2019. Point estimates are calculated using the 2017 CRS Coordinator's Manual and are subject to change.

The 2020-2021 CRS Workshops, Task 92.03, were funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY20 #NA20NOS4190207 of the U.S. Department of Commerce, National Oceanic and Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.

Questions: Please contact Mary-Carson Stiff, mc.stiff@wetlandswatch.org, (757) 376-1364

Locality Departmental Contacts for CRS Program

Departments & Contacts for CRS Activity Implementation

CRS Activity	Responsible Department	Department Contact Info
300 Series: Public Information Activities		
310 – Elevation Certificates		
320 – Map Information Service		
330 – Outreach Projects		
340 – Hazard Disclosure		
350 – Flood Protection Information		
360 – Flood Protection Assistance		
370 – Flood Insurance Promotion		
400 Series: Mapping & Regulations		
410 – Floodplain Mapping		
420 – Open Space Preservation		
430 – Higher Regulatory Standards		
440 – Flood Data Maintenance		
450 – Stormwater Management		
500 Series: Flood Damage Reduction Activities		
510 – Floodplain Management Planning		
520 – Acquisition & Relocation		
530 – Flood Protection		
540 – Drainage System Maintenance		
600 Series: Warning & Response		
610 – Flood Warning & Response		
620 – Levees		
630 – Dams		

THE COMMUNITY RATING SYSTEM WORKSHOP

CRS OVERVIEW, COSTS & BENEFITS, & COMMUNITY ASSESSMENT



Mary-Carson Stiff
Director of Policy, Wetlands Watch
Chair, Coastal VA CRS Workgroup

CRS Workshop
Town of Smithfield
Funded by the Virginia Coastal Zone Management Program



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WORKSHOP SCHEDULE



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- 1) Introductions
- 2) NFIP Quick Overview
- 3) CRS Program Overview
- 4) CRS National & Virginia Profiles
- 5) Potential CRS Savings in Saxis
- 6) CRS Resources – Support, Time Saving, Etc.
- 7) Weighing the Costs & Benefits of Joining the CRS
- 8) Community Check In – What Do You Think?
- 9) CRS is a Group Effort – Establishing a CRS Team
- 10) Review of Community Actions & Staff Designations
- 11) Wrap Up, Next Steps, & Deliverables



WHY DOES WETLANDS WATCH CARE ABOUT CRS?

INCENTIVIZING LOCAL GOVERNMENT PLANNING FOR RESILIENCE

**Highest CRS credit earning activities:
Promote resilience & adaptation to increased flooding**



Open Space Preservation



Acquisition &
Relocation



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THE NFIP: OVERVIEW



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NFIP: SERVING THREE PURPOSES

1) **MAP:** Mapping Flood Hazard

Where will it flood during storms or high tide?



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2) **RISK:** Managing Floodplains in High Risk Areas

To receive benefits of enrolling in NFIP, local governments must meet a number of minimum regulatory requirements (ex: reducing flooding through zoning, building codes, etc.)

3) **INSURE:** Providing Flooding Insurance

Flood insurance premiums at a “low-cost”



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NFIP: AN OVERVIEW & EXAMPLES OF FLOOD MAPS

NFIP offers affordable coverage & available almost everywhere in US

- Get NFIP policies through local agents

Flood insurance is not included in homeowners insurance

FEMA Determines flood insurance rates for the NFIP using flood maps – all land is ZONED by risk

High-risk flood areas are called “**Special Flood Hazard Areas**” (SFHA)

- The SFHA represents how far & how high flood waters will reach during the 100-year storm



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FLOOD RISK IN VA

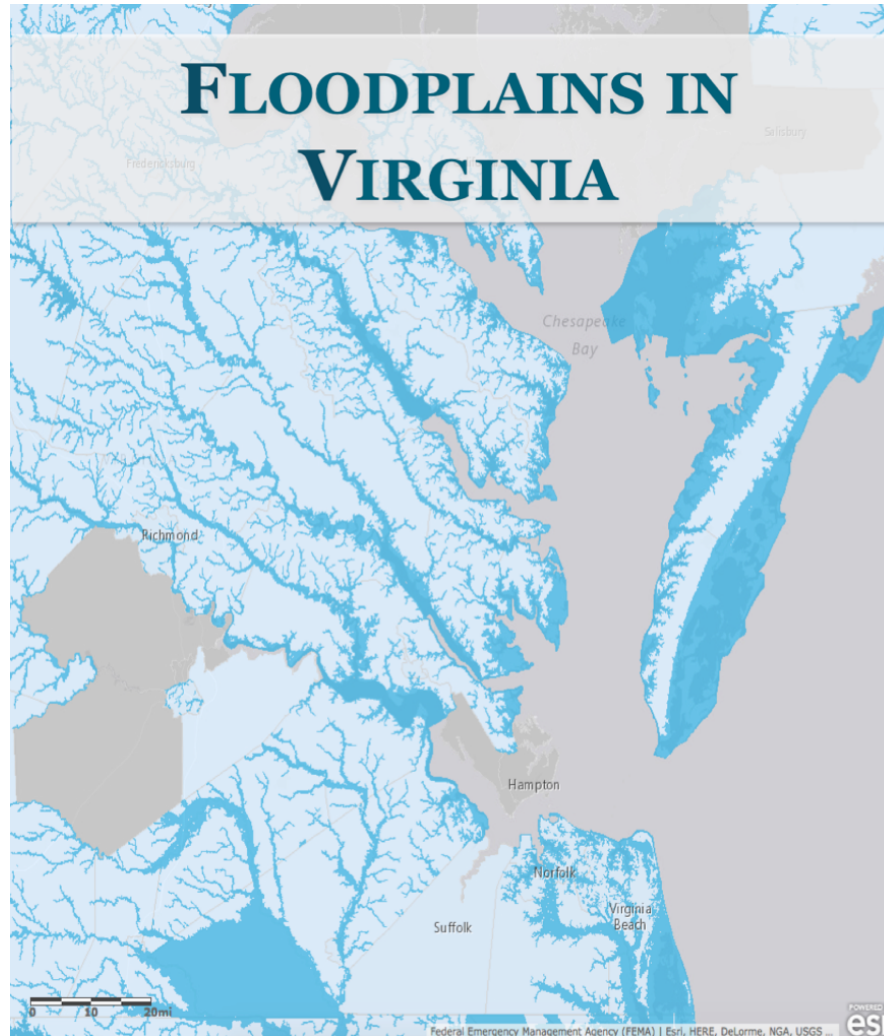


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NFIP: WHY DO WE CARE ABOUT SFHAs?

- **RISK:** There is a 26% chance a property located in the SFHA will flood over the course of a 30-year mortgage
- **INSURANCE:** Properties located in the SFHA that have a mortgage from a federally regulated or insured lender → flood insurance is required.
 - Flood insurance is NOT included in traditional homeowners insurance
 - **NOTE:** Banks may require that property owners purchase flood insurance, even if the property is located outside the SFHA (premium will be lower)



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MAPPING FLOOD HAZARDS: ZONES OF RISK

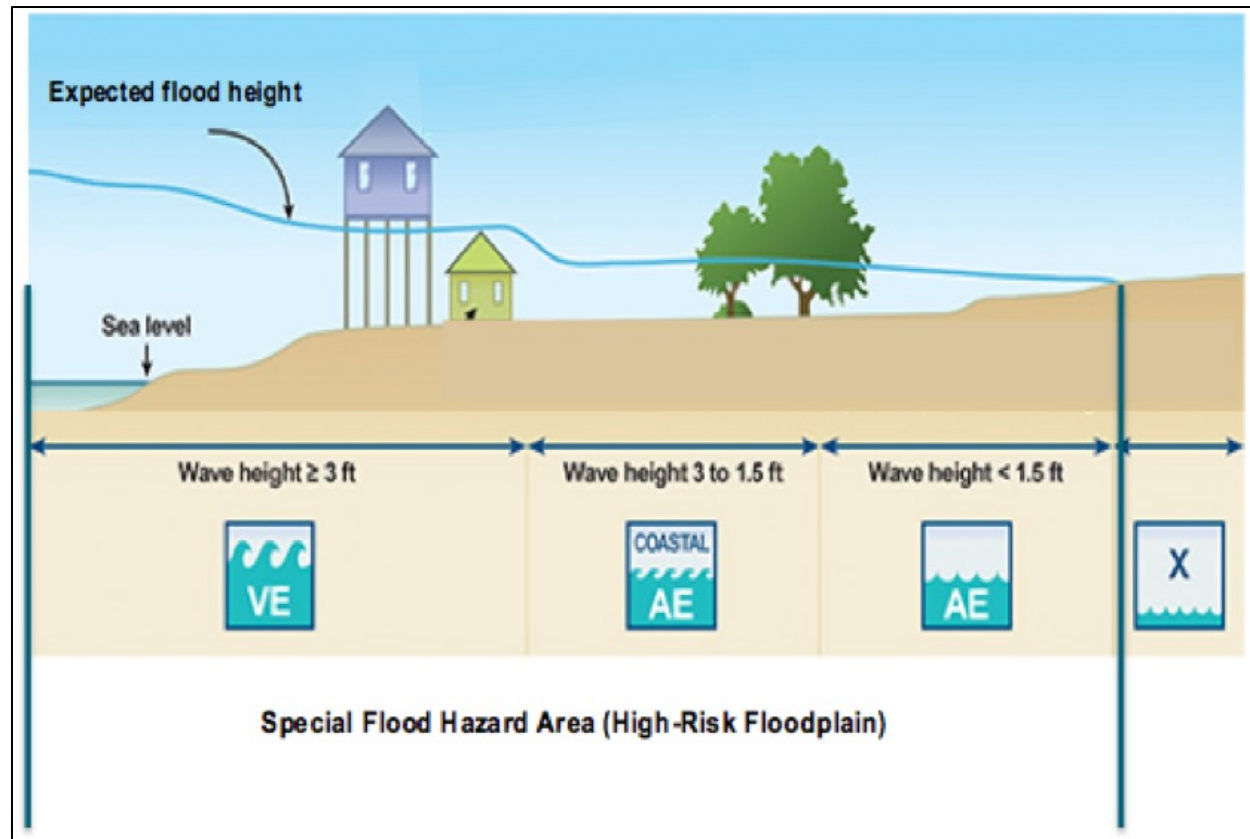


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THE NFIP'S COMMUNITY RATING SYSTEM (CRS)



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The Community Rating System Program → “CRS Program”



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THE CRS PROGRAM

- Voluntary NFIP program offers discounts on flood insurance to reward good floodplain management within a community
- Various activities to improve floodplain management earn credit
- Administered by the “community” = government division with land use authority (locality)



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GOALS OF THE CRS PROGRAM

- Reduce flood damage to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Encourage a comprehensive approach to floodplain management



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CRS RATING TABLE



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CRS Class	Credit Points	Premium Reduction	
		In SFHA	Out of SFHA*
	4,500+	45%	5%
	4,000 - 4,499	40%	5%
	3,500 - 3,999	35%	5%
	3,000 - 3,499	30%	5%
5			5%
6			10%
7			5%
8			5%
9			5%

SFHA = Special Flood Hazard Areas, V, V1-V30, AO, etc.

*Out of SFHA = A99, AR, AR/A, AR/AE, AR/AH, AR/AR, AR/AR/A, & AR/AO

Preferred Risk Policies (PRP) are not eligible for CRS premium discounts.

Some minus-rated policies may not be eligible for CRS premium discounts.

AR: Areas that result from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection.

A99: Areas in SFHA that will be protected by a federal flood protection system (levee, dam, dike, etc.)

AR/AE, AR/AH, AR/AO, AR/A = Dual Flood Zones = risk of flooding from water sources not protected by flood protection restoration



CRS DISCOUNTS EXPANDED!



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All NFIP policies now eligible
for CRS discounts!

Why did this change?



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NFIP UPGRADE → “Risk Rating 2.0”



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“RISK RATING 2.0” → RATING CHANGE



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Equity in Action premiums will more accurately reflect a property's unique flood risk by considering a broader range of variables.

Current Rating Methodology

FEMA-sourced data

Rating Variables

- Flood Insurance Rate Map Zone
- Base Flood Elevation
- Foundation Type
- Structural Elevation (Special Flood Hazard Area Only)

1% Annual Chance of Flooding (Frequency)

Fees and Surcharges



Risk Rating 2.0 Methodology*

FEMA-sourced data

Additional data sources: Federal government-sourced data, commercially available third-party

Cost to Rebuild

Rating Variables

- Distance to Coast/Ocean/River
- River Class
- Flood type — Fluvial/Pluvial
- Ground Elevation
- First Floor Height
- Construction Type/Foundation Type

Broader Range of Flood Frequencies

Fees and Surcharges

*Additional variables are not shown here

Federal Emergency Management Agency



FEMA



CRS PROGRAM: MANUAL + ADDENDUM

- Guide to basic program structure, applying, participating, earning credit, community visits
- 2017 Manual (641 pages) + 2021 Addendum (65 pages)
- **Website:**
crsresources.org



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National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2017



OMB No. 1660-0022
Expires: March 31, 2020



National Flood Insurance Program
Community Rating System

Addendum to the 2017 CRS Coordinator's Manual

2021



CRS TASK FORCE



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- Group of floodplain managers across all levels of government and the private sector, from across the country
- Deliberates CRS issues
- Makes recommendations on CRS Program updates, modifications, policy, etc.
- Meets three times each year



ISO – INSURANCE SERVICES OFFICES

Contractor: Operates the CRS on behalf of FEMA

- 19 Community Specialists
 - **What do they do?**
 - Processes annual recertification report (electronic submittal every August 1st)
 - Conduct community “cycle visits” (every 5 years)
 - Grant majority of credit
 - Each specialist has about 100 communities
 - **One head specialist for each state**
 - VA: Emily Schmidt, emily.schmidt@verisk.com



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CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA



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[Link to FEMA map](#)



CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA



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CRS ACTIVITY EXAMPLES - SEE MASTER LIST HANDOUT



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- **Public Information**
 - Educating public on flood risk, hazard disclosure, map information (GIS), flood protection assistance
- **Mapping and Regulations**
 - Mapping flood risk, preserving open space, low density zoning, protecting shorelines, freeboard, building codes, managing stormwater
- **Flood Damage Reduction**
 - Floodplain management planning (hazard mitigation plans), acquiring or relocating high risk properties, mitigating structures, maintenance of drainage system
- **Warning and Response**
 - Plans for warning alerts and response operations for threats from flood events, and dam/levee failures



MINIMUM REQUIREMENTS FOR CRS PARTICIPATION

- 500 credit points, to achieve a Class 9
- Full compliance with minimum NFIP regulations
- Maintain elevation certificates (new construction & substantial improvements)
- Meet repetitive loss criteria
 - **Category A – no repetitive loss properties**
 - **Category B – 1-49 repetitive loss properties**
 - Identify areas via map, describe causes of flooding, list of addresses in area, & notice (letter) sent to properties in area each year
 - **Category C – 50 or more repetitive loss properties**
 - B requirements, hazard mitigation plan including description of areas + review of flood insurance claim information **OR** repetitive loss area analysis reports for each area



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PROCESS FOR JOINING THE CRS - REFER TO HANDOUT



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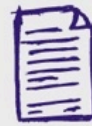
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JOINING the Community Rating System (CRS)

By NY/NJ Baykeeper



Choose a CRS Coordinator for your town



Fill out the Paperwork
You'll need a letter of interest and Quick Check form, available at: CRSresources.org



Send the forms to FEMA, the state National Floodplain Insurance Program (NFIP) coordinator, and the ISO/CRS specialist



FEMA reviews the submittal



Be ready for a Community Assistance Visit to show compliance with the NFIP



FEMA can then give approval to the ISO/CRS specialist to make a visit



ISO/CRS specialist makes a verification visit (they may be able to find you extra points!)



ISO/CRS specialist submits the findings and FEMA decides on your classification



Your residents start saving money!



For more info check out: CRSresources.org



CRS: NATIONAL PROFILE



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- CRS policyholders saved over \$355 million on premiums in 2016
- CRS localities in every state – Florida has the most (230 as of 2016)
- CRS popularity growing, but current 6% national participation rate
- CRS policyholders make up 70% of all NFIP policies
- 77% of CRS communities adopt 1-3 feet of freeboard
- Localities with few & many policies enroll in the CRS
- Number of Class 5 communities increased by 31% in 2 years



CRS: VIRGINIA PROFILE



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CRS in Virginia

27 communities in CRS (5+ interested)
9% participation rate

Policies in Force	Premium	CRS Savings
83,508	\$56,526,770	\$6,600,944

Data from VA DCR, 2021

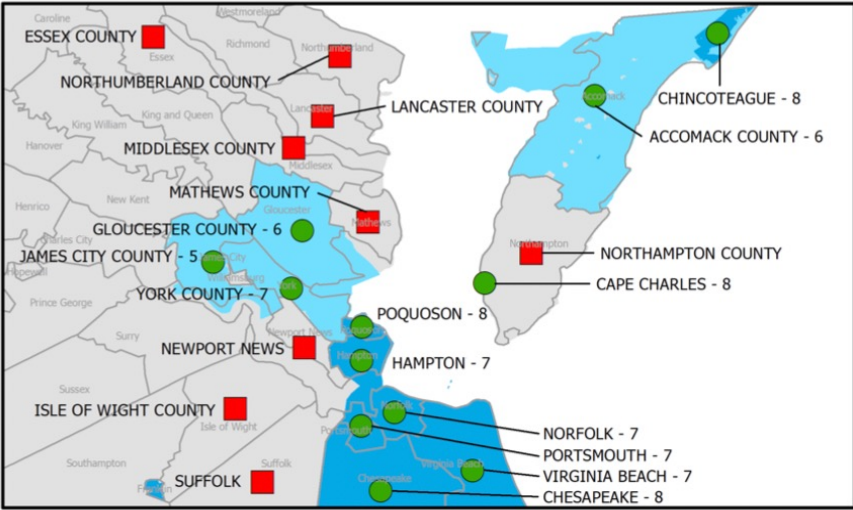
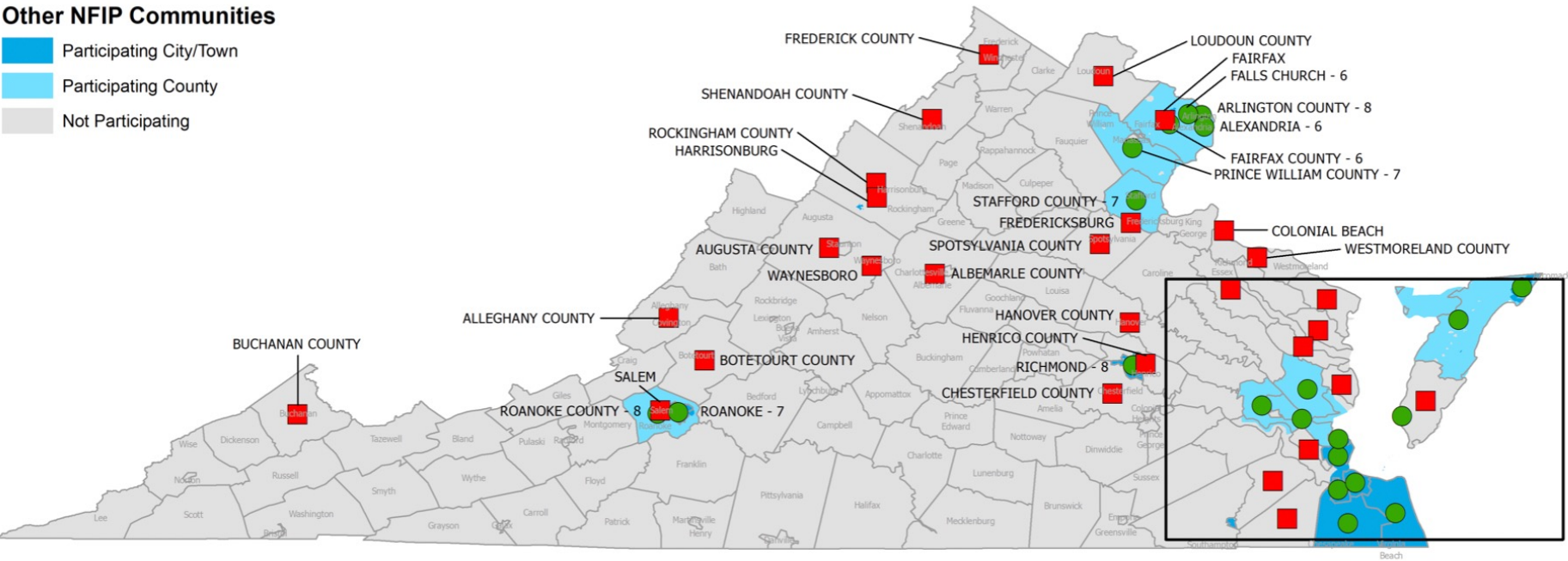


Top 50 NFIP Communities

- Participating in CRS
- Not Participating in CRS

Other NFIP Communities

- Participating City/Town
- Participating County
- Not Participating



CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

Activity 330, Outreach Projects (max 200 points)

Requirement: Must be distributed every year

What Matters: Types of topics/messages? How many? What format?

Outreach Topics: (1) Know Your Flood Hazard, (2) Insure Your Property, (3) Protect People, (4) Protect Property, (5) Build Responsibility, (6) Protect Natural Floodplain Functions

Outreach Type:

Informational Outreach Projects

Booklets, brochures, flyers in libraries, City Hall
Each topic is worth 1 point

General Outreach Projects

Signs, presentations, newspaper articles
Each topic is worth 2 points

Targeted Outreach Projects

Projects that reach specific groups – letters to SFHA, RL, etc.
Each topic is worth 6 points



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CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

Activity 420, Open Space Preservation (max 2,020 points)

Requirement: Properties in SFHA where development is prohibited

Base Credit: Preserved land in the SFHA

Extra Credit(s):

- Deed restrictions
- Natural functions open space (preserved to natural state)
- Special flood related hazards open space
- Coastal erosion open space

Other Related Credit(s)

- Open space incentives (subdivision reqs, cluster, PUD, TDR)
- Low density zoning (lot sizes of 5 acres or larger)
- Natural shoreline protection (local govt programs that protect shorelines & channels - RPAs would not qualify b/c OSP)



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CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

Acquiring Properties & Removing from Floodplain Activity 520, Acquisition & Relocation (max 2,250 points)

Requirement: Properties in SFHA where structures were demolished & parcels are undeveloped open space

Base Credit: Building acquired in OR relocated from the floodplain

Extra Credit(s):

Buildings on repetitive loss lists (credit multiplier)

Double Credits

- Repetitive Loss: 2 or more claim payments more than \$1,000 each within 10 year period (since 1978)
- Critical Facilities

Triple Credits

- 4 or more claim payments more than \$5,000 each, with cumulative claims exceeding \$20,000 OR two separate claim payments with cumulative amount exceeding FMV of building

Single Credits: Buildings located in V or Coastal A Zone (1/2 double credit)



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WHAT SAVINGS ARE POSSIBLE IN THIS COMMUNITY?

-REFER TO THE “WHAT IF” HANDOUT-



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10/12/21, 5:57 PM

CIS: CRS Printable What If

Community: SMITHFIELD, TOWN OF
County: ISLE OF WIGHT COUNTY ▼

State: VIRGINIA
CID: 510081

Current CRS Class = 10

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		81	10	2	69
PREMIUM		\$52,584	\$20,935	\$1,163	\$30,486
AVERAGE PREMIUM		\$649	\$2,094	\$582	\$442
CRS Class					
09	Per Policy	\$14	\$105	\$29	\$0
	Per Community	\$1,105	\$1,047	\$58	\$0
08	Per Policy	\$27	\$209	\$29	\$0
	Per Community	\$2,152	\$2,094	\$58	\$0
07	Per Policy	\$39	\$314	\$29	\$0
	Per Community	\$3,198	\$3,140	\$58	\$0
06	Per Policy	\$53	\$419	\$58	\$0
	Per Community	\$4,303	\$4,187	\$116	\$0
05	Per Policy	\$66	\$523	\$58	\$0
	Per Community	\$5,350	\$5,234	\$116	\$0
04	Per Policy	\$79	\$628	\$58	\$0
	Per Community	\$6,397	\$6,280	\$116	\$0
03	Per Policy	\$92	\$733	\$58	\$0
	Per Community	\$7,444	\$7,327	\$116	\$0
02	Per Policy	\$105	\$837	\$58	\$0
	Per Community	\$8,490	\$8,374	\$116	\$0
01	Per Policy	\$118	\$942	\$58	\$0
	Per Community	\$9,537	\$9,421	\$116	\$0



CRS RESOURCES - SUPPORT, TIME SAVING DOCS, ETC.

Web Training: crsresources.org

- (Online materials, documentation templates, etc.)

In Person Training: FEMA's [Emergency Management Institute](#) (near Gettysburg) & local NFIP/CRS courses

Learn From Peers: [Coastal VA CRS Workgroup](#)

Independent Study: Self-Guided [CRS Manual](#) Review

Important Contacts

- FEMA Region III CRS Coordinator: Rich Sobota, Richard.Sobota@fema.dhs.gov
- VA ISO Specialist: Emily Schmidt emily.schmidt@verisk.com



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COASTAL VIRGINIA CRS WORKGROUP

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA

What are we?

A community of practice, supporting strong floodplain management & success in the CRS Program

Who are our members?

Staff from local governments, planning district commissions, state agencies, federal agencies, academic institutions, & businesses

Where are they from?

As far west as Roanoke, east as Accomack County, & north as the City of Alexandria

How often/where do we meet?

Every other month in the City of Newport News' Town Center with online Zoom option



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Website

www.coastalvacrs.com



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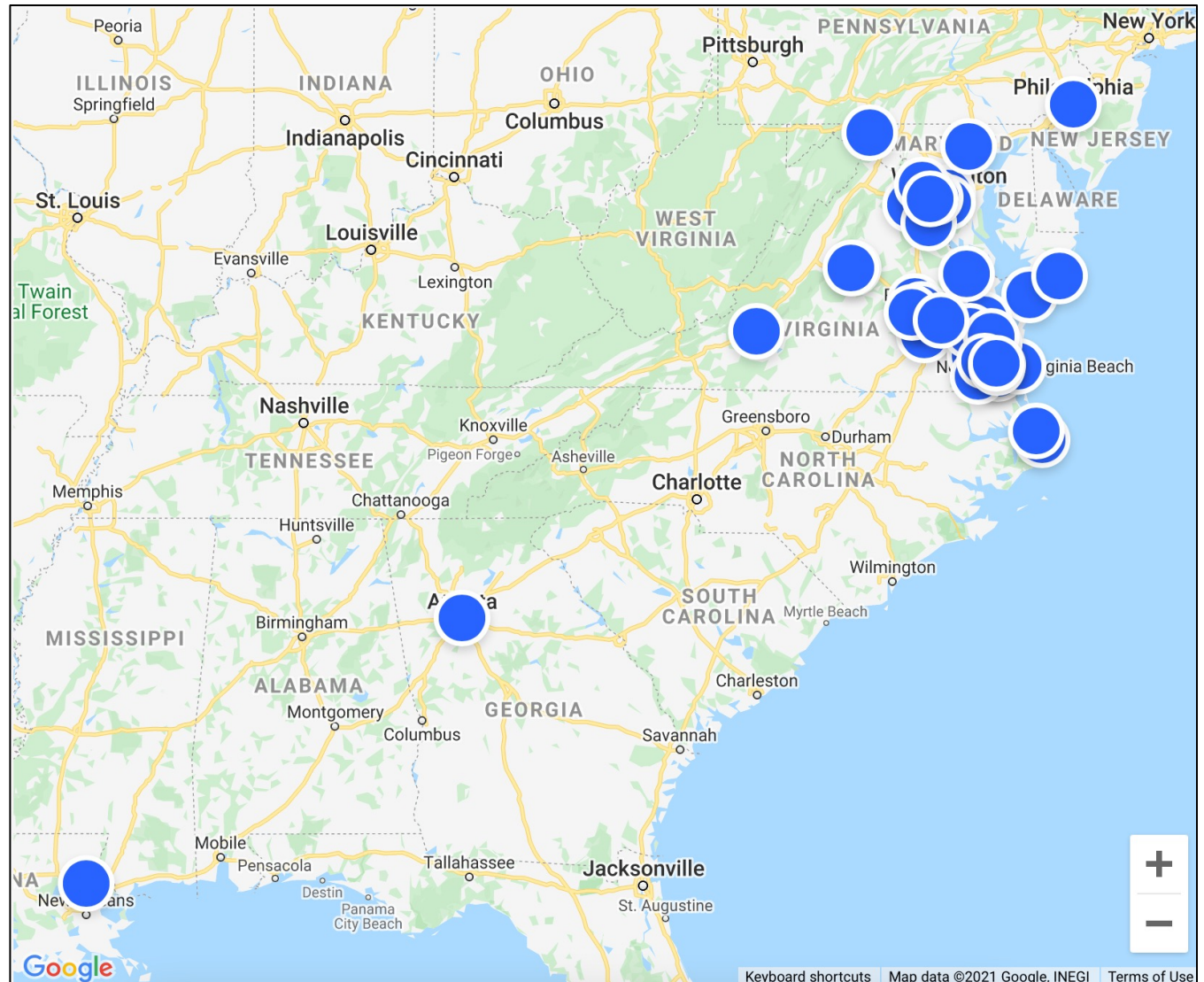


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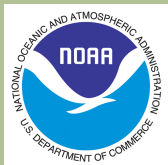
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WORKGROUP WEBSITE: INFO AVAILABLE



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NFIP/CRS Statistics

Past Meeting Materials

Meeting notes & speaker PowerPoint Presentations

Important CRS Information

Organized by CRS Activity: time saving documentation

Workgroup Work Products

Template letters & forms created by CRS members & used for easy plug-and-play documentation

CRS Successes & Lessons Learned

Insight from local government staff presentations to Workgroup members following ISO cycle visits



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CRS DATA COLLECTION IN VIRGINIA



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VIRGINIA CRS COMMUNITIES CRS ACTIVITY SCORES

December 2020



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ADAPTVA

Data collection for www.adaptva.org

Cite: "Virginia CRS Communities Activity Scores,"
Stiff, M.C., Wetlands Watch, 2020.

VA Community Rating System (CRS) Coordinators provided CRS activity scores to Wetlands Watch Director of Policy and Chair of the Coastal Virginia CRS Workgroup. Contact Mary-Carson Stiff, mc.stiff@wetlandswatch.org, for more information.



CRS DATA COLLECTION IN VIRGINIA, EXAMPLE



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ACCOMACK COUNTY

Class 6: Effective May 1, 2018 (2013 Manual)

CRS Action	Corresponding CRS Activity Number	Credit Points Received	Total Possible Credit Available for Action	Possible Credits Received (Percentage)
Elevation Certificates - Keeping ECs for new & substantially improved buildings, copies of ECs available upon request	310	30	116	26%
Map Information Service - Providing information through FIRMs, including additional information such as special flood related hazards & natural floodplain functions. Service publicized annually & records maintained	320	90	90	100%
Outreach Projects - Credit for VA Hurricane Guide, flood insurance/protection brochures, civic presentations, annual safety week booth, & letter to repetitive loss areas	330	146	350	42%
Hazard Disclosure - Final recorded subdivision plats are required to show SFHA	340	5	80	6%
Flood Protection Information - Information provided in public library & on the community's website	350	86	125	69%
Open Space Preservation - 73% of SFHA	420	1,232	2,020	61%
Higher Regulatory Standards - Freeboard, local drainage protection, building codes, BCEGS 4/4, state mandated standards, & regulations administration	430	140	2,042	7%
Flood Data Maintenance - Using digital maps	440	144	239	60%
Floodplain Management Planning - Eastern Shore of Virginia Hazard Mitigation Plan (2016)	510	181	622	29%
<i>CGA - County Growth Rate = 1.0</i>				
Total Credits		2054		

WETLANDS WATCH CRS RESEARCH & ANALYSIS



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December 2019

INCREASING CRS KNOWLEDGE IN VIRGINIA

Local Government CRS Program Evaluation Trainings

October 2018

IMPROVING THE COMMUNITY RATING SYSTEM (CRS) PROGRAM

Recommendations from Coastal CRS
Communities & Stakeholders

November 2018

CAPACITY BUILDING IN THE NFIP COMMUNITY RATING SYSTEM

Viability of Regional CRS Support
Positions in Virginia

October 2017

THE COSTS & BENEFITS OF THE CRS PROGRAM IN VIRGINIA



WHAT'S THE TIME COMMITMENT?

Question for Community:

- **Who would serve as the CRS Coordinator?**
 - What are the current responsibilities?
 - Time for additional activities?



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)

October 2017

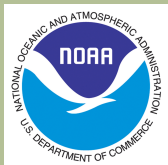
THE COSTS & BENEFITS OF THE CRS PROGRAM IN VIRGINIA



Author: Mary-Carson Stiff, CFM
Director of Policy, Wetlands Watch
Chair, Coastal VA CRS Workgroup



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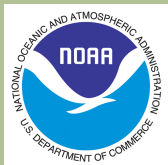
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COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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CRS Costs & Benefits Data: The existing research is benefit saturated.

We need data on the COSTS of joining & maintaining participation.

CRS Localities Experience Less Flood Damage

- CRS communities experienced ~38% less insured flood damage *inside the Special Flood Hazard Area* (high risk flood zones) compared to non-CRS communities
- CRS communities experienced ~36% less insured flood damage *outside the Special Flood Hazard Area* compared to non-CRS communities

Source: Highfield, W.E., & Brody, S.D. (2017). Determine the effects of the FEMA Community Rating System program on flood losses
International Journal of Disaster Risk Reduction, 21, 396-404.

in the United States.



COST BENEFIT ANALYSIS OF CRS IN VA (2017)

CRS Activity Points → Flood Loss Savings



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1 CRS Point for Freeboard (430) = \$8,289 flood loss savings/year



1 CRS Point for Open Space (420) = \$3,532 flood loss savings/year



1 CRS Point for Flood Protection (530) = \$4,175 flood loss savings/year

Source: Highfield, W.E., & Brody, S.D. (2013). Evaluating the Effectiveness of Local Mitigation Activities in Reducing Flood Losses. *Natural Hazards Review*, 14, 229-236.



COST BENEFIT ANALYSIS OF CRS IN VA (2017)

CRS Savings Reinvested in Locality

Virginia Beach Case Study

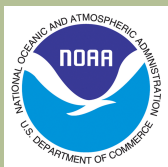
Hypothetical Class 8 Rating = \$853,813 flood insurance premium savings

Direct Spending: City determined that of the \$853,813 saved by policyholders, \$362,666 (42%) would be spent directly in City

Indirect Spending: City determined that of the \$362,666 directly spent, \$145,831 (40%) would be spent in City by business recipients of direct spending



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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Wetlands Watch Analysis



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)

Costs of Participating in the CRS Program



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Direct Costs

- Staff time (largest cost)
- Outreach materials (if required based on # of repetitive loss)
- GIS/online mapping support
- Costs of pursuing credit for actions not currently underway

Indirect Costs

- FEMA L-278 CRS Course
- CFM Certification/ASFPM membership
- Other continuing education costs



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)

*Asked VA CRS Coordinators how much time they spend on CRS each year
21/25 Coordinators provided estimated responses (84% response)*

**The median estimated percentage of time CRS Coordinators in
Virginia spend on the CRS Program each year is **13%****



Reported percentages ranged from 1% FTE to 100% FTE

Does not include support staff (average 4.5, ranging 1-8 support staff)
Does not include duties shopped out of small localities (town to county)

“There is never enough time.”

CRS Coordinator’s other responsibilities influence the amount of time: “CRS is always in the back of my mind because everything I do on the building inspection side is always CRS & floodplain management.”



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)

Estimated VA CRS Coordinator Salary



\$89,000

- Does not include staff benefits/fringe
- Data via VA Labor Market Information: Average of yearly median wages for 5 different occupation categories, including Emergency Management Directors, engineers of varying levels, & planners.
- Reflects high/low cost of living in various regions of the state
- Captures salary differences of senior/junior career positions



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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13%
average time
spent on CRS



x \$89,000 =
estimated CRS
coordinator salary



\$11,570
estimated cost
to locality

When applied to lower salaries:

13% x \$40,000 = \$5,200

13% x \$50,000 = \$6,500

13% x \$60,000 = \$7,800

13% x \$70,000 = \$9,100

13% x \$80,000 = \$10,400



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COST BENEFIT ANALYSIS OF CRS IN VA (2017)

VA CRS Benefit Cost Ratio



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Average Benefit Cost Ratio for 21 participating CRS localities = 15:1
Median Benefit Cost Ratio for 21 participating CRS localities = 8:1
Highest Benefit Cost Ratio = 68:1 (City of Norfolk)

- Average BCR uses the 13% median Coordinator staff time: does not favor localities investing less staff time for a proportionally smaller benefit
- Small localities reporting 1% FTE with a small premium discount get a positive benefit cost ratio, but their ratio turns negative when using the 13% time estimate
- Asked localities for permission to use benefit cost ratio with actual estimated percentage of time. 17 of 21 localities said yes. 4 localities use the 13% median time



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Virginia CRS Benefit Cost Ratios

<u>CRS Locality</u>	<u>CRS Rating</u>	<u>Locality Wide Savings</u>	<u>Total Eligible Policies</u>	<u>Benefit Cost Ratio (Average Year)</u>
Accomack County	8	\$142,454	1,524	18:1
Alexandria, City of	6	\$224,740	998	7:1
Arlington County	8	\$16,916	482	4:1
Ashland, Town of	9	\$1,197	27	1:1
Bridgewater, Town of	8	\$7,126	45	1:1*
Cape Charles, Town of	9	\$1,063	34	0.1:1*
Chesapeake, City of	8	\$431,296	5,113	19:1
Chincoteague, Town of	8	\$140,530	1,202	12:1*
Fairfax County	6	\$432,822	3,200	37:1*
Falls Church, City of	6	\$36,341	176	1:1
Gloucester County	6	\$287,084	1,200	25:1
Hampton, City of	8	\$867,643	8,456	49:1
James City County	7	\$65,910	420	9:1
Norfolk, City of	8	\$789,211	8,314	68:1
Poquoson, City of	8	\$304,420	2,925	9:1
Portsmouth, City of	7	\$355,453	2,862	31:1
Prince William County	8	\$53,077	340	5:1*
Richmond, City of	8	\$40,198	274	6:1
Roanoke County	8	\$43,226	290	2:1
Roanoke, City of	7	\$196,898	516	22:1
Stafford County	7	\$39,187	179	3:1*
Vienna, Town of	8	\$4,316	35	0.4:1*
Vinton, Town of	8	\$7,305	34	1:1*
Wachapreague, Town of	8	\$5,010	49	6:1
York County	7	\$260,861	1,652	20:1

*Median Percentage of Time (13%) Used to Calculate Benefit Cost Ratio

Town of Vinton joined within the past year, so did not provide an annual percentage

COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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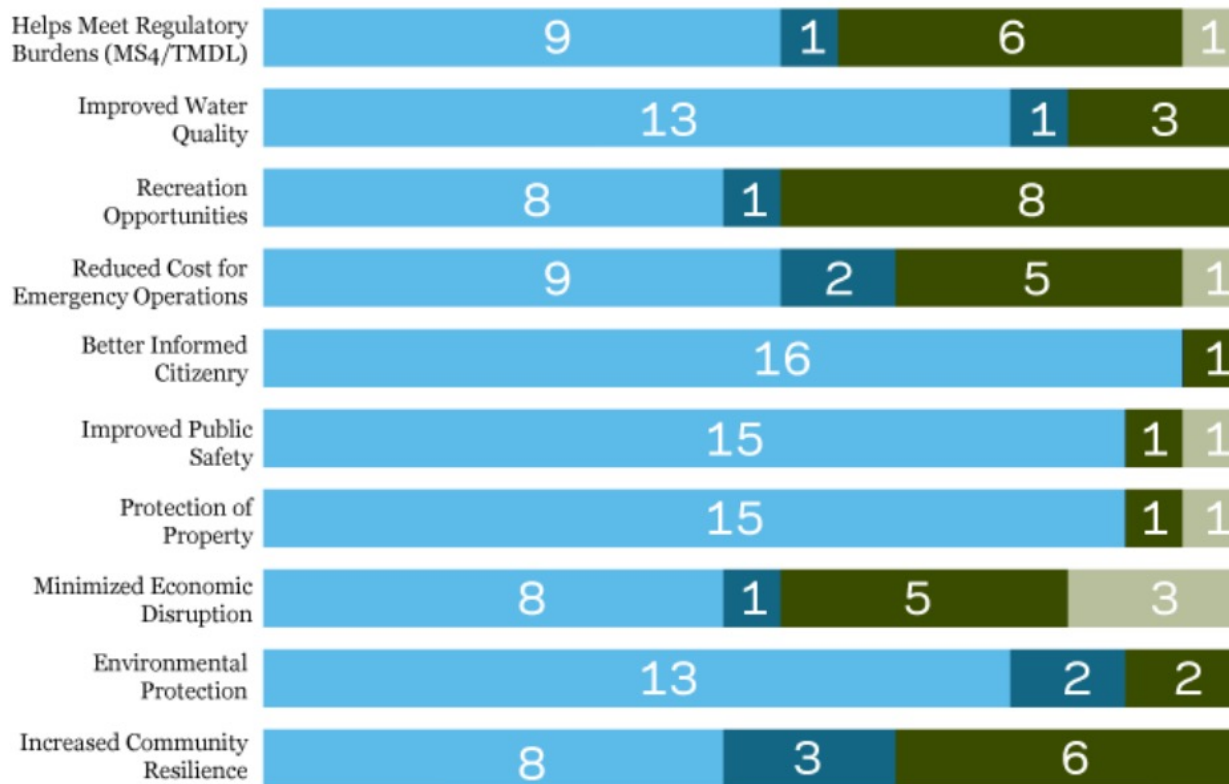


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Co-Benefits of the Community Rating System

Responses collected from 17 of the 25 CRS Coordinators in Virginia



Yes || Somewhat || No || N/A



COST BENEFIT ANALYSIS OF CRS IN VA (2017)

Additional Secondary Benefits of the CRS Program

- Helps strengthen organization, coordination, and encourages the break-down of silos across locality departments
- Helps minimize harmful impacts to the community
- Helps promote shoreline protection
- Participation in the CRS provides positive economic value
- Helps build political support for CRS earning activities
- May help earn more grant funding
- Helps save localities money
- The CRS savings have a snowballing effect



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CRS BENEFIT CASE STUDIES



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CRS Benefit Case Study	CRS Benefit Case Study	CRS Benefit Case Studies	CRS Benefit Case Studies	December 2019
<h2>The CRS Helps Obtain Grant Assistance</h2> <p>CRS Class Rating: 10% Premium Discount</p> <p>The CRS Program The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.</p> <p>The Strategy: Prioritize Flood Mitigation To date, the Town of Accomack County has been integrated into allowing the creative use of passive use parks, B&B golf course and other opportunities for the helped build public.</p> <p>The Result: Community Access</p> <ul style="list-style-type: none"> In Bridgewater, a acquisition. This discounts earned policy holders. T "The Town's park we take actions li 	<h2>The CRS Helps Obtain Grant Assistance</h2> <p>CRS Class Rating: 10% Premium Discount</p> <p>The CRS Program The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.</p> <p>The Strategy: Targeted Flood Mitigation Poquoson's Economic professionals, where concerns. Ken highly to reduce flood damage the CRS Program. A this "very significant commercial real estate</p> <p>The Result: Professional Risk Management</p> <ul style="list-style-type: none"> Poquoson's risk one [Hurricane] Program and the possible scenario "Ken is a wealth homeowners can Berkshire Hathaway 	<h2>The CRS Helps Obtain Grant Assistance</h2> <p>CRS Class Rating: 7 15% Premium Discount</p> <p>The CRS Program's Benefits The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.</p> <p>The Strategy: Educate Business Owners Portsmouth's CRS Coordinator regulations in the City's downtown Planning Commission. Meg in erecting door dams, can help protect businesses from flood damage.</p> <p>The Result: Business Location</p> <ul style="list-style-type: none"> Businesses located in the high risk areas they elect to mitigate the risk by using flood resistant materials for businesses from loss of retail sales. "Almost 40 percent of small businesses in Portsmouth report that a few inches of water can cause significant damage to their businesses." 	<h2>The CRS Helps Obtain Grant Assistance</h2> <p>CRS Class Rating: 6 20% Premium Discount</p> <p>CRS Coordinator: Tom Brockenbrough tbrockenbrough@co.accomack.va.us</p> <p>The CRS Program's Benefits Extend Beyond Flood Insurance Premium Discounts The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.</p> <p>The Strategy: Join the CRS Program and Increase the Community's Class Rating If a community does not participate in the CRS Program, it would not be eligible to benefit from the Program's favorable status in certain FEMA grant programs. Currently, participation and rating in the CRS Program is a weighted factor in two FEMA grant programs, the Pre-Disaster Mitigation Grant Program (PDM) and the Flood Mitigation Assistance Grant Program (FMA).</p> <p>The Result: The CRS Program Helps Communities Access FEMA Grant Assistance FEMA grant assistance is often the only flood mitigation funding utilized at the local level, but the local cost share can be prohibitive in many communities. Additionally, qualifying for the assistance can present a challenge. The CRS Program can help local governments overcome these barriers and obtain assistance.</p>	



COST BENEFIT ANALYSIS OF CRS IN VA (2017)

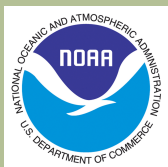
Barriers to Earning Benefits in the CRS: VA Locality Perspectives

- Limited staff time
- CRS too complex & documentation is intensive
- CRS only discounts policyholders in floodplain (big barrier, but changing!)
- Costs of earning some credits outweighs the points awarded
- General CRS information is overwhelming and complicated
- Enrolling in the CRS could expose the locality to liability

Each section includes suggestions for overcoming the barrier



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WHAT DO YOU THINK?

Do you want to join?

Staff time for joining the CRS: One CRS Coordinator estimated spending 80-120 hours on the application process

Staff time for annual recertification: One Coordinator estimated spending a “solid week of work”

Staff time for 5-year Cycle Visits: Two communities seeking to improve their class rating reported the following:

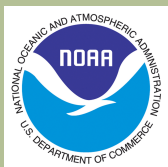
- 4-6 weeks of CRS Coordinator working full time
- 3 weeks of CRS Coordinator working full time + 1 week of permit tech full time + 3 days of GIS staff full time

Long waiting list of interested communities in Virginia

Outstanding CAVs can delay enrollment in the Program



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STAFF BURDEN - REFER TO DEPARTMENTAL CHART HANDOUT

Establishing a Community “CRS Team”

Willingness to share the
burden of the CRS Program?



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CRS CREDITABLE ACTIVITIES CURRENTLY UNDERWAY

What are you already doing that could earn CRS credit?

Mary-Carson will ask questions and your responses will populate the “CRS Quick Check,” which is required documentation for a CRS Application.



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WORKSHOP: WRAP UP, NEXT STEPS, & DELIVERABLES

- **What happens next?**

- Follow up with responsible staff
- Review locality responses
- Clean up CRS Quick Check
- Estimates for potential CRS class

- **Deliverables**

- PowerPoint Presentation
- Completed CRS Team Handout
- Completed CRS Quick Check
 - This doc should be submitted by the community in event of submitting an application to join the CRS
- Completed Advanced CRS Quick Check
 - This doc can be used by community to prepare for first ISO visit
- Workshop Summary Report
 - One page PDF document outlining ESTIMATED potential CRS score & corresponding flood insurance premium savings
 - Could be used to market CRS in presentation to community Board



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QUESTIONS?



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Mary-Carson Stiff, CFM, JD
mc.stiff@wetlandswatch.org



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CRS Quick Check													
Community Name		Smithfield		State VA		BCEGS							
NFIP Number		510081A		FIRM Effective Date		12/2/15							
Population				Current FIRM Date		12/2/15							
Application Date				County		Isle of Wight							
Name		Chief Executive Officer		CRS Coordinator									
Title													
Address													
Address													
		CRS Coordinator's phone				Fax							
		CRS Coordinator's e-mail											
Section				Prerequisites	Met	Can Meet	Enter	Notes					
211	a(2)			Have you had a recent Community Assistance Visit (CAV) that concluded you are in full compliance with the NFIP?	No, but when the Town is ready to join, the CRS Coordinator should ask the Clerk, Leslie King								
	a(4)			How many repetitive loss properties are there in your community?	Not sure, but likely a category 5								
	a(4)			What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more) Category B: Get a general sense of where the repetitive loss properties are. See if you can identify likely areas. See also "Mapping Repetitive loss Areas" at http://icrsresources.org/500-2/ . Your community will have to provide: a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area. b. A map identifying the repetitive loss areas. Those areas include the properties on the FEMA list and adjacent properties with similar flooding conditions. c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them. d. A notice must be sent to each property in the repetitive loss areas every year. Your ISO/CRS Specialist can explain the details.	Likely B								
	a(5)			Have you maintained flood insurance policies on all buildings that have been required to have one? (If federal aid received to repair building)	N/A								
213	a			How many buildings are in your community's Special Flood Hazard Area?	Unknown								
	a			How large is your community's Special Flood Hazard Area (in acres)?	1,757.6 acres	Breakdown from IOW GIS staff, Mike O'Shell in December 2021. Zone A: 2 acres ; Zone AE: 1375.1 acres ; Zone VE: 382.3 acres		This calculation does not exclude federal lands, open water, or large bodies of water. When the community officially joins the CRS Program the area of the SFHA should exclude federal lands, open water, and large bodies of water (10 acres or more).					
310	a	EC	Maintaining Elevation Certificates	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA? (many receive 30 ish points)	Maintaining elevation certificates is an IOW County responsibility.	The Town is not currently doing it, but would agree to it as a condition of joining the CRS Program.	Credit 30	Max 38	NOTES Required for all CRS Communities	DOCUMENTATION INFO* Copies of elevation certificates	LEVEL OF EFFORT Low	DOCUMENTATION TEMPLATE(S)	
	b	ECPO	Maintaining Elevation Certificates for post-FIRM buildings	Do you have FEMA Elevation Certificates on buildings built before your CRS application?	Unknown - this is an IOW County responsibility		0	48		Copies of elevation certificates	Moderate		
	c	ECPR	Maintaining Elevation Certificates for pre-FIRM buildings	Do you have FEMA Elevation Certificates on buildings built before the date of the community's first FIRM?	Unknown - this is an IOW County responsibility		0	30		Copies of elevation certificates	High		
320	a	M1	Basic FIRM information	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?	Currently the GIS system for the Town is down. The town advises people to use the IOW county viewer.	Possibly, but not having the information on their Town's site hinders commitment to this credit. If the Town wanted this credit, they could publicize the service in the Town mailer that goes out to everyone via both paper mail and email.	0	30	Must get M1 credit before any additional elements in 320. To receive this credit, the community must send an annual letter/written notice explaining the FIRM-reading service offered by the community to either everyone in the community or to the most common users of the service: lenders (banks), insurance agents, and real estate agents - this can be a mailing or an article in professional association newsletters (local chapter of real estate group or chamber of commerce). The maximum credit for 320 is 90 points.	Copy of the notice	High	A sample letter the community could send to lenders/agents that was drafted by the Coastal VA CRS Workgroup, members can be downloaded HERE .	A sample tracking document the community could use to record calls that was drafted by the Coastal VA CRS Workgroup, can be downloaded HERE .
	b	M12	Additional FIRM information	Do you provide inquirers with other non-insurance related information that is shown on your FIRM? (floodways, coastal A zone, etc.)	N/A		0	20	If the Town decides to pursue this credit in the future, note that staff are providing M12	Screen shot of the non-insurance info on FIRM	Low		
	c	M13	Problems not shown on the FIRM	Do you provide information about flood problems other than those shown on the FIRM? (drainage issues, sea level rise, dam inundation)	N/A		0	20		Screen shot of problem(s) location available on a map	Low		
	d	M14	Flood depth data	Do you provide information about flood depth (this information is available through the VA VRSIS mapping tool)?	N/A		0	20		Screen shot of flood depth	Moderate		
	e	M15	Special flood-related hazards	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?	N/A		0	20		Screen shot of a special hazard(s) location available	Moderate		
	f	M16	Historical flood information	Do you provide information about past flooding at or near the site in question? (historic flood levels, in repetitive loss area, photographs)	N/A		0	20	If the Town decides to pursue this credit in the future, note that staff are providing M16	Dates of past flooding & general location	Moderate		
	g	M17	Natural floodplain functions	Do you provide information about areas that should be protected because of their natural floodplain functions? (wetlands inventory, critical habitat, etc.)	N/A		0	20	If the Town decides to pursue this credit in the future, note that staff are providing M17 information to callers.	Screen shot of info on FIRM	Low		
330	a	OP	Outreach projects	Does the community provide flood related informational brochures, flyers, or other documents in public places for members of the community to pick up? Enter 2 points for each flood-related informational brochure, flyer, or other document. (This is a very rough estimate of points) (VA Hurricane Guide receives credit)	Related flyers go out at various events; they are made available in public places; Town has access to the Hampton Roads Planning District Commission's "Get Flood Fluent" resources		20	200	You can only receive credit for the same brochure, flyer, presentation, newsletter, etc. being used a maximum of 5 times. Extra credits for PPI available	Copy of the material(s) with topics highlighted or marked.	Moderate	A spreadsheet to track outreach projects is available HERE .	Hampton Roads Planning District Commission "Get Flood Fluent" campaign
	a	OP		Does the community provide flood related letter, presentations to citizen groups, newsletters, or other outreach projects conducted every year? Enter 2 points for each flood-related informational brochure, flyer, or other document. Enter 4 points for each project. (This is a very rough estimate of points)	National Night Out table has brochures, only rain down the drain sidewalk decals, the Town has a municipal mailer goes to every single person in the town via both paper mail and email. This mailer already includes flood message, but could be modified to maximize points.	The municipal mailer is a perfect way to max out points in this activity. Make sure the mailer includes all 6 topic messages and see the points stack up.	80		You can only receive credit for the same brochure, flyer, presentation, newsletter, etc. being used a maximum of 5 times. Extra credits for PPI available	Copy of the material(s) with topics highlighted or marked. Presentations may be documented with a screen shot of the first slide and a list of topics included.	Moderate	A spreadsheet to track outreach projects is available HERE .	

CRS Quick Check													
Community Name				Smithfield	State VA	BOEGS							
	b	FRP	Flood response preparations	Does the community have a pre and post flood plan for distributing outreach materials? If yes, enter 2 points for each outreach project that's part of the flood roll out.	No	An anecdotal issue that could be submitted for potential alternative CRS credit points - the Town rented storage facilities for Great Springs Road (up by 711) for property owners in advance of a flood that would have predictably flooded homes.	0	50	The Town may be able to receive credit in this activity - the information will likely be included in the Media Relations portion of the Emergency Operations Plan. Extra credits for PPI available	Copy of the material(s) with topics highlighted or marked.	Moderate	A spreadsheet to track outreach projects is available HERE .	
340	a	DFH	Disclosure of the flood hazard	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area? (Enter 10 points, because may not count for credit)	No		0	35	Extra 10 points for PPI	Copy of disclosure notice. Text from CRS Manual pg.	High		
	b	ODR	Other disclosure requirements	Are there state or local requirements that sellers must disclose whether a property is at flood risk? (Requiring subdivision plats to show SHFA lines) (5 points per requirement)	Yes - 2 state laws		10	25	Virginia passed two recent laws that are eligible under this activity. (1) Va Code § 55.1-703 Requires the Real State Board to include a "Flood Risk Information Form" on their website. (2) Va Code § 55.1-708.2 Requires sellers disclosure if the property is a repetitive loss structure, if they have actual knowledge of the repetitive loss status.	Copy of the relevant regulation/ordinance.	High		
	c	REB	Real estate agents' brochure	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?	No		0	12	Extra 4 points for PPI	Copy of the handout or brochure	Moderate-High	A sample brochure real estate agents could distribute to potential buyers in the high hazard flood zones is available HERE .	A county in Florida created a good standard real estate brochure that could be modified using Virginia or regionally specific information.
	d	DOH	Disclosure of other hazards	Do real estate agents disclose information about other flood related hazards? (coastal flood risks, erosion, subsidence, dam failure, sea level rise)	No		0	8		Documentation submitted for DFH that shows the other	Moderate-High		
350	a	LIB	Flood protection library	Do you have any FEMA flood-related references in your public library? (full 10 points for all 9 FEMA publications)	No, the Library is located in the County & run by the County	The Town will consider sending the list of the 9 FEMA publications to the IOW library. This is a very easy 10 points to earn.	10	10	The list of FEMA references that must be included: 1. Above the Flood: Elevating Your Flood prone House, FEMA-347 (2000) 2. Answers to Questions About the National Flood Insurance Program, F-084 (2011) 3. Coastal Construction Manual, FEMA-P-55, (2011) 4. Elevated Residential Structures, FEMA-54 (1994) 5. Protecting Manufactured Homes from Floods and Other Hazards, FEMA P-85 (2009) 6. Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas, FEMA257 (1994) 7. Protecting Building Utilities From Flood Damage, FEMA-P-348 (1998) 8. Protecting Floodplain Resources, FEMA-268 (1996) 9. Reducing Damage from Localized Flooding, FEMA 511 (2005)	Screen shot of library catalogue that shows the inclusion of FEMA brochures	Low	The document requesting the FEMA references can be accessed HERE . Fill out the document with the FEMA reference numbers found in cell M41 of this excel sheet.	
	b	LPD	Locally pertinent documents	Does the library include additional references about flood risks related to the community or state? (Hurricane guide)	No, the library is located in the County & run by the County	The Town could request the IOW library include an online copy of the VA Hurricane Guide and/or the Hampton Roads Planning District Commission's "Get Flood Fluent" materials, which would be an easy, low effort way to earn a few points.	5	10		Screen shot of library catalogue or a picture of the locally relevant materials included in the library	Low	Virginia Hurricane Evacuation Guide	Hampton Roads Planning District Commission "Get Flood Fluent" campaign
	c	WEB	Flood protection website	Do you have flood-related information or links on your community's website?	No	Will consider	0	105	Extra 28 points for PPI	Statement confirming the website is checked/current	Moderate	The community should reference the following document created by the Coastal VA CRS Workgroup, a the website becomes updated. This document will explain what information must be included to receive credit under Activity 350 WEB.	
360	a	PPA	Property protection advice	Do you speak to people one-on-one offering advice about property protection? (retrofitting, drainage improvements) You have to publicize this service to the whole community or areas with flooding/drainage issues.	N/A - IOW County is responsible for structural retrofits & conversations like these with property owners		0	40	To receive this credit, or any credit included below in Activity 360, the community must send an annual letter/written notice explaining the property protection advice service offered by the community to the entire community or to the most impacted group of users (such as properties located in the floodplain). The notice could be either of the following: (a) An annual notice that reaches everyone in the community, such as an article in a newsletter or stuffer in a utility bill that goes to all properties. (b) An annual notice directed to the areas with flooding and drainage problems, such as a mailer to all properties in the floodplain. Extra 15 points for PPI	Copy of a memo or other record of conversation/visit. The flood log used for documentation in CRS Activity 320 can be modified to fit the needs of this credit activity.	Moderate-High		
	b	PPV	Protection advice provided after a site visit	Do you make site visits before offering advice about property protection? (retrofitting, drainage)	N/A - IOW County is responsible for structural retrofits & conversations like these with property owners		0	45	If the Town decides to pursue this credit in the future, note that staff are making site visits (PPV). Extra 15 points for PPI	Copy of a memo or other record of conversation/visit. The flood log used for documentation in CRS	Moderate		
	c	FAA	Financial assistance advice	Do you talk to people about sources of financial assistance for flood or drainage protection measures?	N/A - IOW County is responsible for structural retrofits & conversations like these with property owners		0	15	If the Town decides to pursue this credit in the future, note that staff are providing information about financial assistance (FAA). Extra 5 points for PPI	Copy of a memo or other record of conversation/visit. The flood log used for documentation in CRS Activity 320 can be modified to fit the needs of this credit activity.	Moderate		
	d	TNG	Advisor training	Has the staff person providing the advice attending any FEMA courses on retrofitting or grant programs?	N/A - IOW County is responsible for structural retrofits & conversations like these with property owners		0	10	If the Town decides to pursue this credit in the future, note that staff offering property protection advice have received FEMA training (TNG). FEMA courses available for credit: E0276, L0276, E0279, L0279, E0212, L0212, IS-279, IS-212, IS-30	A copy of the certificate(s) of course attendance	Low		

CRS Quick Check													
Community Name				Smithfield	State	VA	BCEGS						
370	a	FIA	Flood insurance coverage assessment	Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?		No		0	15		Copy of the assessment document & proof it was submitted to governing body	High	If the community is interested in conducting a flood insurance assessment, this
	b,c	CP, CPI	Coverage improvement plan, Coverage improvement plan	Does the community have a plan for promoting flood insurance that's prepared by a committee made up of local insurance agents? Is this plan implemented?		No		0	75	15 points for preparing plan + 60 for plan implementation	Copy of coverage improvement plan & proof it was submitted to governing body	High	
	d	TA	Technical assistance	Is there someone that the community uses as an expert on flood insurance that they direct people in the community to call? Must be advertised in outreach project to at risk people		No		0	20		If the expert is not on locally staff, a letter stating the designated expert has agreed to do the work, copy of how service is publicized,	High	
410	a	NS	New Study	Has the community ever conducted your own (or paid a contractor) flood study that generated base flood elevations?		No		0	350		Copy of study, ordinance, permit records, map showing area impacted by new study, evidence study submitted to FEMA, documentation showing how SFHA was calculated.	High	
	b	LEV	Leverage	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?		No		0		Multiplier for 410a	Copy of FIS pages	High	
	c	SR	State review	Was the study reviewed by a state or regional agency for quality assurance?		No		0	60		Documentation that agency reviewed results of study & data approved	Low	
	d	HSS	Higher study standards	Did the study use standards higher than those required by FEMA at the time the study was completed? (future condition, freeboard, etc.)		No		0	200		Copy of text from FIS describing HSS if used by FEMA, or ordinance adopting HSS and map showing HSS study area	High	
	e	FWS	More restrictive floodway standard	Did the study use a more strict floodway surcharge rate?		No		0	140		Copy of floodway data table & text from FIS	High	
	f	MAPSH	Floodplain mapping of special flood-related hazards	Does the community map coastal erosion hazard areas and regulate development based on the maps?		No		0	100		Map showing areas subject to hazards, description of method used for mapping, documentation for CER credit, & more if needed	Moderate	
420	a	OSP	Open space preservation	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space? (public parks, school athletic fields, golf courses, camp grounds, etc.)	RPA (Town) and wetlands (County)		20%	100%	Estimated acreage in the RPA = 352 Acres. 20% of the floodplain is estimated open space.	Map of open space areas. The community must create an impact adjustment map that delineates open space area, as well as areas subject to open space incentives and low density zoning regulations.	Moderate	Guidance on how to make an impact adjustment map is available HERE.	
				The percentage is multiplied by 1,450 to obtain the score.				290	1,450	Note: This estimate is reduced significantly because it assumes the Town's floodplain is only 20% conserved land, however, the Town likely has a much higher percentage of conserved land in the floodplain. The Town can submit its RPA and wetlands acreage that has not been impacted by development for credit in this activity. Conservation easements that prohibit structures are also eligible for credit. School playing fields, golf courses, and other parks are also eligible to submit for credit under Activity 420.			
	b	DR	Deed restrictions	Are there conservation easements in SFHA?	Smithfield Boulevard			0	50	There may be conservation easements in the Town, but for the purpose of this Workshop, they will not be included in the points estimate. The focus for the open space preservation activity will be in providing an estimated number of points for the RPA. Each deed restriction individually earns small number of CRS credit points	Deed of easements marked up with restrictions highlighted. Parcels under easement must be included on a map.	High	
	c	NFOS	Natural functions open space	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state? Any endangered or threatened species in the open space areas?	N/A			0	350	The focus for the open space preservation activity will be in providing an estimated number of points for the RPA and wetlands. Credit is available for multiple different elements in this activity. Parcels must receive credit under NFOS1 before they can receive credit in NFOS2-4. NFOS1 - parcels in an undeveloped natural state; NFOS2 - parcels designated in a plan that protects natural functions; NFOS3 - parcels designated as critical habitat for threatened or endangered species; NFOS4 - parcels located in a designated open space corridor or connected network.	Documentation varies depending on which NFOS credit the community is pursuing, but typically includes creating maps that show where areas are preserved in their natural state, where endangered/threatened species are located in the community, etc.	Moderate-High	
	e	CEOS	Coastal erosion open space	Are areas of open space subject to coastal erosion and are there regulations for these erosion areas?	N/A			0	750	This credit is very difficult to earn. Coastal erosion must occur at a rate of 1.5 feet per year or greater. A community must adopt regulations to manage development in this high erosion rate area and the community must create a corresponding map of the areas subject to the high erosion rate.	Areas mapped & copies of relevant regulations or ordinance language	High	

CRS Quick Check												
Community Name			Smithfield	State VA			BCEGS					
	f	OSI	Open space incentives	Does your community have density transfers or other regulations (TDR, PDR, PUDs, cluster development, etc.) to encourage developers to keep the SFHA as open space?	Cluster subdivisions allowed through special use permit		20	250	The Town allows for cluster development in its ordinance.			
	g	LZ	Low-density zoning	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%	You can only receive credit under LZ activity if you have designated areas in the community that are zoned 5 acre lots or greater. Credit is only available for area located in the SFHA. Areas submitted for OSP do to qualify for LZ credit.			
	h	NSP	Natural shoreline protection	The percentage is multiplied by 300 to obtain the score. Are there any community programs or policies that protect natural channels or shoreline in the community? (local policies for shoreline management on locally owned parks) (RPA would not count twice)	N/A	0	0	600	Copies of policies or program documents			
								120	Moderate			
430	a(1)	DL	Development limitations	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA? (Compensatory storage requires the developer to remove a cubic foot of fill for every cubic foot that is brought into the floodplain. The requirement for compensatory storage is not credited if the restriction is limited to the floodway or V Zone.)	N/A - don't think it's in the floodplain overlay district		0	280	Only applies to vacant parcels.			
	a(2)			Does your community prohibit certain types of buildings from all or parts of the SFHA?	N/A - don't think it's in the floodplain overlay district		0	1,000	Copy of the relevant ordinance section, inclusion of area subject to regulations			
	a(3)			Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?	N/A		0	50	Copy of the relevant ordinance section, inclusion			
	b	FRB	Freeboard	Does your community have a freeboard requirement?	Yes, statewide building code		50	500	A new state building code requirement will impose 1 foot freeboard across the coastal A zone and VE zone - effective September 2018. The estimate for FRB uses the total acreage from the City's VE zone and AE zone (Coastal A Zone acreage was not calculated), although portions of the AE zone will not be located in the Coastal A. This 50 points is a very low estimate of points, as the Coastal A zone acreage in the town is not known.			
	c	FDN	Foundation protection	Do you have compaction and erosion protection requirements for fill that is used to support buildings? (ex: requiring the use of compacted fill when new buildings built on fill)	No		0	80	Copy of the relevant ordinance section, inclusion			
	d	CSI	Cumulative substantial improvements	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?	N/A - County responsible for tracking improvements		0	90	Copy of the relevant ordinance section, inclusion of area subject to regulations on the impact adjustment map, any development plans and/or permit records that document how the regulation is applied. List of permits issued in SFHA since the last visit.			
	e	LSI	Lower substantial improvements	Do you define substantial improvement threshold as improvements to structures that are less than 50%? (ex: 2 floods in 10 years with average damage of 25% of building value)	No		0	20	Copy of the relevant ordinance section, inclusion			
	f	PCF	Protection of critical facilities	Do you require critical facilities to be protected to the 500-year flood level? (prohibited in 500-year floodplain (80pts) or protected to 1 foot freeboard in 500-year floodplain (40pts))	No		0	80	Copy of the relevant ordinance section, inclusion of area subject to regulations on the impact adjustment map, any development plans and/or permit records that document how the regulation is applied.			
	g	ENL	Enclosure limits	Are there regulations prohibiting building enclosures below BFE (240pts)? Regulations prohibiting breakaway walls/enclosures of areas >299 sq. ft. below BFE (100pts) Or requiring nonconversion agreements (90 pts inspection once a year; 60 pts inspection anytime; 30 pts no mention of inspection)? Either 240 pts or you can add total of 100 pts + 90 pts.	N/A - County		0	300	Copy of the relevant ordinance section, inclusion of area subject to regulations			
	h	BC	Building code	Does your community enforce the International Building and Residential Codes (IBC and IRC)? (20pts IBC; 20pts IRC; 3pts IPC; 3pts IMC; 2pts Fuel Gas Code; 2pts Private Sewage Disposal Code)	N/A - County responsible		0	50	Impact adjustment map for 430 credit, state law adopting building code, and permit records that document enforcement of code.			
				Points based on BCEGS class ratings starting at 5/5 (10pts 5/5; 20pts 4/4; 30pts 3/3; 40pts 2/2; 50pts 1/1)	N/A - County responsible		0	50	If the community does not know your BCEGS score, ISO will obtain BCEGS class			
	i	LDP	Local drainage protection	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding? (10 pts for IBC regulation requiring positive drainage away from building site)	IBC		10	120	Copy of the relevant ordinance section, inclusion of area subject to regulations on the impact adjustment map, any development plans and/or permit records that document how the regulation is applied.			
	j	MHP	Manufactured home parks	Does the community have regulatory language related to flooding that's enforced in manufactured home parks or subdivisions?	No. Mobile home park district, but not in the SFHA		0	15	Copy of the relevant ordinance section, inclusion			

CRS Quick Check											
Community Name				Smithfield	State VA	BOEGS					
	k	CAZ	Coastal A zones	Does the community have any Coastal A Zones? If so, does the community enforce the new VA building code requiring V zone building standards in the Coastal A Zone? (new higher standard adopted for Fall 2018 building code update)	Yes - through the building code, but the Town is not enforcing, the County is responsible.	150	500	Required by state law under building code update effective Sept 2018; This credit could be reduced in future manuals. 200 points is a rough estimate, as the points are dependent upon the size of the coastal A Zone in the Town.	Copy of the relevant ordinance section, inclusion of area subject to regulations on the impact adjustment map, any development plans	Low	
	l	SHR	Special flood-related hazards regulations	Does the community enforce regulations related to development in areas that are subject to a special flood related hazard?	No	0	100		Copy of the relevant ordinance section, inclusion of area subject to regulations	High	
	n	CER	Coastal erosion regulations	Does the community enforce regulations that are based on coastal erosion mapping AND do the regulations prohibit buildings in 30 year erosion prone areas?	No	0	370	This credit is very difficult to earn. Coastal erosion must occur at a rate of 1.5 feet per year or greater. A community must adopt regulations to manage development in this high erosion rate area and the community must create a corresponding map of the areas subject to the high erosion rate.	Application for credit for Section 410 MCE, copy of regulation using the relevant acronym (CER1 or CER2) in the margins, an explanation of procedures followed for enforcement, impact adjustment map showing erosion rates or areas subject to the regulations, development plans and/or permit records that document how the regulation is applied.	High	
	p	SMS	State mandated regulatory standards	If any regulations included above are required by the state, you can multiple the points by 10%. CAZ are required by state code, so most communities will receive the maximum points under this category.	CAZ	20	20		No documentation is required - ISO Specialist works with the State NFIP	Low	
	q	RA	Regulations administration	Enter 5 points for every CFM or graduate of an EMI NFIP course, up to a maximum of 25 points. OR 25 points if all development projects & final inspections are reviewed/approved by a CFM	Not yet	0	25	Tammie is looking into the CFM training and certification	Copy of CFM certification & course certificates	Low-moderate	
440	a	AMD	Additional map data	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?	No	90	160	Will happen when GIS position is filled.	Link to GIS website	Low	
	b	FM	FIRM maintenance	Have you kept copies of all your old FIRMs, Flood Insurance Studies, etc.?	Probably, but not sure if they are all there.	0	15		Indexes from past FIRMs & Cover of past FIRs	Low	
	c	BMM	Benchmark maintenance	Are there any benchmarks in the National Spatial Reference System within 1 mile of the SFHA. Benchmarks must be properly maintained. (Can get credit for BMM1 & BMM2 if areas don't overlap)	No	0	27		List of benchmarks and/or CORS data from benchmarks (printout of NSRS datasheets).	Low	
	d	EDM	Erosion data maintenance	Does the community get credit under coastal erosion regulations? If yes, does the community update erosion data at least every 5 years?	No	0	20		Description of method used to map erosion rates and certification that rates/maps are updated/adopted at least every 5 years	High	
450	a	SMR	Stormwater management regulations	Do you enforce stormwater management regulations - requiring peak runoff from new development to be no greater than runoff from site in its pre-development condition? Development must be regulated to at least parcels 5 acres or more or increases in impervious areas of 20,000 sq. ft. or more. Must use detention to hold 10 year storm or greater. More credit for regulations that require use of LID techniques (25pts). More credit for maintenance requirements of facilities (20pts) (Bridgewater 107 pts; Chesapeake 111 pts; Falls Church 131 pts; Portsmouth 116 pts)	N/A - County responsibility (Wayne Griffin)	0	360		Completed stormwater management activity checklist (linked in cell Q88). Copy of regulations with inclusion of size of development regulated, design storms, low impact	Low	Use the following checklist to determine what earns CRS credit. If the CRS Coordinator in the community does not manage the stormwater program, send the
	b	WMP	Watershed master plan	Does the community have a watershed master plan? Plans must evaluate impact of future conditions for multiple storm events (including 100 year storm), evaluate future conditions using NOAA intermediate high sea level rise curve for 2100, community must evaluate plan every 5 years.	No	0	315		Completed stormwater management activity checklist (linked in cell Q88).	High	
	c	ESC	Erosion & sedimentation control regulations	Do you have permit records that show that you require new developments to control erosion from construction projects? (40pts for disturbances 1,000 sq. ft. or more; 30pts for disturbances .5 acres or more; 10pts for disturbances greater than 1 acre.)	Yes - 2,500 square feet requirement in the CBPA	40	40		Completed stormwater management activity checklist (linked in cell Q88). Copy of regulations & development/building permit records that show regulation	Low	
	d	WQ	Water quality regulations	Do you have permit records that show that you require new developments of one acre or more to include best management practices to improve water quality. (VA stormwater management regulations require use of BMPs & include a list of BMPs)	N/A - County likely deferred to state	0	20		Completed stormwater management activity checklist (linked in cell Q88).	Low	
502	a			How many repetitive loss properties are located in your community? (A: Zero; B: 1-49 non-mitigated properties; C: 50 or more non-mitigated) See from above		0	0		Requirements vary for each category		Guidance on how to map a repetitive loss area is
510	a	FMP	Floodplain management planning	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA? The Hampton Roads regional hazard mitigation plan has been reviewed by ISO and scored at 300 points	Yes	300	382		The documentation requirements for this section are quite extensive and listed in the CRS Manual starting on page 510-28. If your community participated in a regional hazard mitigation plan there is a chance it was already submitted and approved for CRS credit. Check with your ISO Specialist to determine whether the plan has already been rated for CRS credit.	Low-moderate	A checklist to determine whether your community's hazard mitigation plan or separate floodplain management plan is eligible for credit is available for download HERE.
	b	RLAA	Repetitive loss area analysis	Has the community conducted a detailed mitigation plan for a repetitive loss area?	No	0	140		Copy of the repetitive loss plan, documentation of the required notification and analysis release to the	High	
	c	NFP	Natural floodplain functions plan	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions? (examples: green infrastructure plan, restoration plan, inventory of ecological attributes in watershed/floodplain) Must be updated every 10 years + include an inventory species/habitat & protection action items with directed funding & responsible parties.	No	0	100		Copy of the plan or update to the plan and a copy of the formal action by governing	Moderate	

CRS Quick Check														
Community Name				Smithfield	State	VA	BCEGS							
520	a-e	All	Acquisition and relocation of buildings	Has the community removed structures from the floodplain? Were the structure on the repetitive or severe repetitive loss lists? Were they critical facilities? Were they located in the V Zone or Coastal A Zone? (3 points per acquired structure)	No			0	2,250	Credit will be estimated based on responses. Credit will likely be capped at 190 because the number of acquisitions will be a small percentage of the total number of buildings in the floodplain.	List of cleared buildings, copies of AW501s, and screen shots or photos of before and after pictures of the parcels. Additional documentation is listed in the CRS Manual on page 520-12.	High		
530	a-c	PB(R), PB(S)	Retrofitted buildings, structural flood control & drainage projects	Does the community have mitigated properties that carry flood insurance? (Examples: elevation, dry/wet flood proofing, sewer backup, floodwalls, channel modification, storage facilities) Enter 2 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.	1 house elevated			2	1,600	Credit will likely be capped at 160 because the number of eligible buildings will be a small percentage of the total number of buildings in the floodplain.	List of elevated/mitigated buildings (and elevation certificates), map showing all protected buildings, documentation of the date of each project. Additional	High		
540	a	CDR	Channel debris removal	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found? Are there written records/procedures of this program?	Yes			50	200	Record keeping will be key with this credit.	Map of drainage system, inventory of system components, written documentation explaining the program, and records showing inspection schedule	High		
	b	PSM	Problem site maintenance	Do you have a program that gives special attention to known problem flooding areas (that might require more frequent inspections)?	Yes			50	50		Copy of procedure/docs that explain problem site inspection & maintenance, list of problem sites + map, copies of records for sites as requested by ISO	High		
	c	CIP	Capital improvements program	If you regularly inspect channels, do you have a capital improvements program for drainage improvements?	Yes			35	70		Copy of capital improvements plan noting where drainage	Moderate		
	d	SDR	Stream dumping regulations	If you regularly inspect channels, do you have an ordinance the prohibits dumping debris, junk, grass, etc., in drainage ways?	Yes, but need to confirm with public works			30	30		Copy of the relevant ordinance section	Low		
	e	SBM	Storage basin maintenance	If you regularly inspect channels, do you have a program to regularly inspect storage basins and to remove debris when found?	Yes, but need to confirm with public works			30	120	The Town can only receive this credit if they can meet the credit criteria listed in the CRS Manual at page 540-4 (541.b).	Copy of procedure to inspect storage basins and records showing inspection schedule	Moderate		
610	a	FTR	Flood threat recognition system	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?	N/A- County emergency management (IWA Alert -- includes roads notification). Will Drewery (EM)			0	75	To receive credit in 610, you must receive at least some credit in elements a - d. Documentation for this activity is intensive and available on the CRS Manual pg. 610-10. The impact adjustment for activity 610 is extensive and dependent on the number of buildings in the locality that will benefit from the warnings. See CRS Manual pg. 610-23 for more information.	(1) A copy of the community's flood hazard description; (2) A copy of the flood inundation or evacuation map or maps; (3) A copy of the flood warning and response plan and documentation that it has been adopted; (4) A description of the flood threat recognition system; (5) If the community has its own gage system, such as an ALERT system, a copy of the maintenance procedures; (6) An impact adjustment map showing the area(s) affected by each element and documentation showing how the numbers of buildings used in the calculations were determined. Additional documentation for cycle visits: (8) A copy of the outreach material used to tell people how they will be warned and the safety measures they should take	High	Activity 610 is difficult to achieve because the locality has to be sure to check all the boxes required as documentation. The following document should help detail what must be included and submitted for credit - download HERE.	One of the contractors hired to review Activity 610 documentation for the CRS Program presented at one of the Coastal VA CRS Workgroup meetings. The speaker's presentation reviews the most important take-aways from the activity and outlines documentation.
	b	EWD	Emergency warning dissemination	Do you provide emergency warning alerts and messages to the public when a flood is imminent? Must use more than one channel of delivery	N/A- County emergency management (IWA Alert -- includes roads notification). Will Drewery (EM)			0	75	To receive credit in 610, you must receive at least some credit in elements a - d. Documentation for this activity is intensive and available on the CRS Manual pg. 610-14. The impact adjustment for activity 610 is extensive and dependent on the number of buildings in the locality that will benefit from the warnings. See CRS Manual pg. 610-23 for more information.	(a) A copy of the flood warning and response plan, marked to show where the EWD credited items appear in the plan. (b) Copies of any written warning materials, such as handouts or the flood inundation map credited under EWD 10. (c) [For EWD1, 2, 5, 6, or 7] A copy of the pre-scripted messages. (d) [For EWD3] The impact adjustment map, showing the siren locations and their effective coverage areas. (e) [For EWD6] A copy of the description of a publicly owned call warning system or a copy of the contract with a private provider. (f) [For EWD7] A copy of the documentation concerning the community-operated television channel or cable television agreement and override procedures. Flood Warning and Response CRS Coordinator's Manual 610-15	High		

CRS Quick Check													
Community Name				Smithfield	State	VA	BCEGS						
	c	FRO	Flood response operations	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what happens before and after a flood? Must identify offices responsible for action, define time needed for activity, and a map that refers back to the plan by clear reference (no general statements)	Town has a flood response plan that may not perfectly meet the requirements, but it could be amended to get the credits		0	115		Copy of flood warning & response plan and copies of documents for credited items not included in plan	High		
	d	CFP	Critical facilities planning	Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?	Town has a flood response plan that may not perfectly meet the requirements, but it could be amended to get the credits		0	75		List of critical facilities and information about how warnings are distributed to the locations	High		
	e	SRC	StormReady community	Are you a StormReady community? (see www.stormready.noaa.gov/).	No		0	25	This credit is only available if you receive credit in other activities under 610	Copy of storm ready designation	High		
620	a - e	LM, LFR, LFW, LFO, LCF	Levee safety	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?	No		0	235		Various documentation required for this activity. Not expanded in this document because lack of levees	High		
630	a	SDS	State dam safety program	Is your community threatened by a failure of an upstream high-hazard dam? If so, the community can receive credit for the state's dam safety program. (Fairfax, Gloucester 37 pts;	Yes - Smithfield Lake Dam		37	45	If the community is impacted by a high-hazard dam, they are eligible to earn 37 points for the State of Virginia's state dam safety program.	Documentation assembled by ISO - checklist to help emergency manager identify documentation and map of high hazard dam threat	Low	A documentation checklist for dam safety activities can be accessed HERE.	
	b - e	DFR, DFW, DFO, DCF	Dam failure threat recognition system, Dam failure warning, Dam failure response operations, Dam failure critical facilities planning	Do you have a dam failure warning and response plan to notify emergency managers of potential dam failure? Program would be similar to 610 a-d. Do you test the warning system at least annually?	Unknown		0	115	The X does not run a test every year	Documentation for these combined activities are listed in the CRS Manual under each element.	Moderate		
710				Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.	1.00	1.00	1.00	1.50	This multiplier is likely going to be deleted in future manuals				
				Total	0	0	0	1,359					
				Potential CRS Class				8					
										*This is not an exhaustive list of documentation required by ISO. Please refer to the CRS Manual for a full list of requirements for each activity.			

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